

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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First Named Inventor : Magruder et al.  
Serial No. : 10/072,729  
Filed : 02-07-2002  
Art Unit : 3692  
Confirmation Number : 1976  
Examiner : Maguire, Lindsay  
Title : Home Asset Management Account  
Attorney Docket No. : WELL0027

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Date: June 07, 2007

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

### INFORMATION DISCLOSURE STATEMENT

(Resubmitted with OA Response)

Sir:

This Information Disclosure Statement is submitted:

- ( ) under 37 CFR 1.97(b), or  
(Within three months of filing national application; or date of entry of international application; or before mailing date of first office action on the merits; whichever occurs last)
- ( X ) under 37 CFR 1.97(c) together with either a:  
( ) Certification under 37 CFR 1.97(e), or  
( X ) a \$180.00 fee under 37 CFR 1.17(p), or  
(After the CFR 1.97(b) time period, but before final action or notice of allowance, whichever occurs first)

- ( ) under 37 CFR 1.97(d) together with a:
- ( ) Certification under 37 CFR 1.97(e), and
  - ( ) a \$180.00 fee under 37 CFR 1.17(p).
- (Filed after final action or notice of allowance, whichever occurs first, but before payment of the issue fee)

(X) The Commissioner is authorized to charge any additional fees or credit any overpayment to Glenn Patent Group Deposit Account No. 07-1445, Customer No. 22862 (Order No. WELL0027).

(X) Applicant(s) submit herewith PTO Form 1449 (Modified) -- Information Disclosure Citation together with copies of patents, publications or other information of which applicant(s) are aware, which applicant(s) believe(s) may be material to the examination of this application and for which there may be a duty to disclose in accordance with 37 CFR 1.25.

( ) A concise explanation of the relevance of foreign language patents, foreign language publications and other foreign language information listed on PTO Form 1449 (Modified), as presently understood by the individual(s) designated in 37 CFR 156(c) most knowledgeable about the content is given on the attached sheet, or where a foreign language patent is cited in a search report or other action by a foreign patent office in a counterpart foreign application, an English language version of the search report or action which indicates the degree of relevance found by the foreign office is listed on form PTO Form 1449 (Modified) and is enclosed herewith.

It is requested that the information disclosed herein be made of record in this application.

Respectfully Submitted,



Michael A. Glenn  
Reg. No. 30,176

Customer No. 22862

<b>Form 1449 (Modified)</b>	Atty. Docket No. WELL0027	Serial No.: 10/072,729
<b>Information Disclosure Statement By Applicant</b>	Applicant: MAGRUDER et al.	
(Use Several Sheets if Necessary)	Filing Date: 02-07-2002	Group: 3672 Confirmation No. 1976

**U.S. Patent Documents**

Examiner Initial	No.	Patent No.	Issue Date (MM-DD-YY)	Patentee	Class	Sub-class	Filing Date

**Foreign Patent or Published Foreign Patent Application**

Examiner Initial	No.	Document No.	Publication Date (MM-DD-YY)	Patentee or Applicant	Class	Sub-class	Translation Yes	No

**U. S. Published Application**

Examiner Initial	No.	Patent No.	Publication Date (MM-DD-YY)	Patentee	Class	Sub-class	Filing Date

**Other Documents**

Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication
	A	BOHEIM et al., <u>Residential Mobility, Housing Tenure and the Labour Market in Britain</u> , 28/02/00, Institute for Social and Economic Research and Institute for Labour Research, University of Essex, Colchester, Essex, England.
	B	CANNER et al., <u>Recent Developments in Home Equity Lending</u> , Federal Reserve Bulletin; April 1998.
	C	COLE et al., <u>The Effects of Changes in Ownership Structure on Performance: Evidence from the Thrift Industry</u> , Federal Reserve System, Washington, DC.
	D	CUMMINS et al., <u>Corporate Hedging in the Insurance Industry: The Use of Financial Derivatives by US Insurers</u> , Sept. 19, 1996, The Wharton School, University of Pennsylvania, Philadelphia, PA.
	E	GELFAND et al., <u>Spatio-Temporal Modeling of Residential Sales Data</u> , 1995.
	F	IVERSEN, Edwin S. Jr., <u>Spatially Disaggregated Real Estate Indices</u> , June 9, 1999.
	G	OLDFIELD et al., <u>The Place of Risk-Management in Financial Institutions</u> , The Wharton School, University of Pennsylvania, Philadelphia, PA.
	H	ROLL, Richard, <u>Benefits for Homeowners From Mortgage Portfolios Retained by Fannie Mae and Freddie Mac</u> , 2003, Journal of Financial Services 23:1 29-42, Kluwer Academic Publishers, The Netherlands.
	I	ROLL, Richard, <u>Benefits for Homeowners From Mortgage Portfolios Retained by Fannie Mae and Freddie Mac</u> , Allstate Professor of Finance, University of California, Los Angeles.
	J	SHILLER et al., <u>Moral Hazard in Home Equity Conversion</u> , January 4, 1998, Presented at AREUEA-ASSA Session, Chicago, Illinois.
	K	TAY, Leo Constantino, <u>A Mean Value-At-Risk Framework for Speculating and Hedging with Options</u> , March 8, 2001, Economics Dept., Ateneo de Manila University.

Examiner: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.